



P.O. Box 30280
Salt Lake City, UT 84130-0280

August 11, 2013



Kimberly M Haman
5624 BRAIRWOOD DR
SAINT LOUIS, MO 63129

7522
UPGR

Re: 12645913893721
Creditor: Capital One Bank (USA), N.A.

7522
07 130812 PAGE 00001 OF 00001
0-0 C0LR153D 6056 3003 204
Dear Kimberly M Haman,

Thank you for applying for a credit card issued by Capital One®. After reviewing your application and/or information obtained from consumer credit report(s), we have determined that we cannot grant your request for credit at this time.

The reason(s) for our decision are:

- Based on the credit report from Equifax for Kimberly M Haman, applicant is reported as deceased

If you feel you have additional information you wish to submit to us that might influence our decision, feel free to write to us at the address listed at the top of this letter. Please include the reference number on any correspondence.

Sincerely,

Capital One

SEE REVERSE FOR ADDITIONAL IMPORTANT INFORMATION AND DISCLOSURES.

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